



Form PTO/SB/08A (Modified)

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)				Complete if known	
				Application Number	10/626,202
				Filing Date	July 22, 2003
				First Named Inventor	Kian Khalooghli et al.
				Group Art Unit	3622
				Examiner Name	Unknown
				Attorney Docket Number	158511-0003
Sheet	1	of	1		

U.S. PATENT DOCUMENTS						
Examiner Initials	Cite No.	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code			
JMA	1.	5,878,403		DeFrancesco et al.	03-02-1999	
JMA	2.	6,208,979		Sinclair	03-27-2001	
JMA	3.	6,587,841		DeFrancesco et al.	07-01-2003	

FOREIGN PATENT DOCUMENTS							
Examiner Initials	Cite No.	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS		
Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.
JMA	4.	J.P. Morgan Chase, AmeriCredit and Wells Fargo to Launch DealerTrack, New Company Created to Revolutionize The Auto Loan Process Through A Web-Based Solution For Auto Dealers, Lenders and Consumers. DealerTrack Press Release. New York, January 29, 2001.
JMA	5.	Wells Fargo Auto Finance Raises The Speed Limit For Online Credit Applications With DealerTrack, New system delivers fast, free underwriting decisions over the Internet to dealers and instant credit decisions to car-buyers. DealerTrack Press Release. San Francisco, July 30, 2001.
JMA	6.	DealerTrack Brochure
		James Albert

Examiner: James Albert Date Considered: 1/20/05

Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609.
Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.